

GERMANTOWN CAPITAL CORPORATION, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3684746	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$181	\$201	11.1%		
Loans	\$140	\$164	16.9%		
Construction & development	\$14	\$18	33.6%		
Closed-end 1-4 family residential	\$28	\$29	4.1%		
Home equity	\$9	\$9	-5.1%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	19.7%		
Commercial & Industrial	\$24	\$35	45.3%		
Commercial real estate	\$61	\$67	10.8%		
Unused commitments	\$17	\$17	0.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$2	-60.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$19	\$18	-4.2%		
Cash & balances due	\$1	\$0	-19.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$157	\$182	15.7%		
Deposits	\$136	\$161	18.1%		
Total other borrowings	\$20	\$20	0.0%		
FHLB advances	\$20	\$20	0.0%		
Equity					
Equity capital at quarter end	\$24	\$19	-18.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.9%	9.5%	--		
Tier 1 risk based capital ratio	16.2%	11.5%	--		
Total risk based capital ratio	17.5%	12.8%	--		
Return on equity ¹	4.3%	11.4%	--		
Return on assets ¹	0.6%	1.2%	--		
Net interest margin ¹	3.5%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	55.8%	149.0%	--		
Loss provision to net charge-offs (qtr)	35.4%	0.0%	--		
Net charge-offs to average loans and leases ¹	2.3%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	24.6%	8.0%	5.3%	0.0%	--
Closed-end 1-4 family residential	2.8%	0.2%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	2.5%	0.0%	0.0%	--
Commercial & Industrial	0.4%	0.0%	0.0%	0.0%	--
Commercial real estate	1.0%	0.0%	0.1%	0.0%	--
Total loans	3.4%	0.9%	0.6%	0.0%	--